

SELECTED ECONOMIC CHARACTERISTICS
2010-2014 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21228

Subject	Zip Code Tabulation Area : 21228			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	40,356	+/- 1081	100.0%	(X)
In labor force	26,387	+/- 985	65.4%	+/- 1.7
Civilian labor force	26,343	+/- 978	65.3%	+/- 1.6
Employed	24,301	+/- 847	60.2%	+/- 1.5
Unemployed	2,042	+/- 393	5.1%	+/- 0.9
Armed Forces	44	+/- 35	0.1%	+/- 0.1
Not in labor force	13,969	+/- 757	34.6%	+/- 1.7
Civilian labor force	26,343	+/- 978	(X)	(X)
Percent Unemployed	(X)	+/- (X)	7.8%	+/- 1.4
Females 16 years and over	21,644	+/- 684	(X)	(X)
In labor force	12,924	+/- 628	59.7%	+/- 2.4
Civilian labor force	12,918	+/- 627	59.7%	+/- 2.4
Employed	11,840	+/- 554	54.7%	+/- 2.2
Own children under 6 years	3,699	+/- 382	(X)	(X)
All parents in family in labor force	2,566	+/- 397	69.4%	+/- 8
Own children 6 to 17 years	6,483	+/- 559	(X)	(X)
All parents in family in labor force	5,232	+/- 607	80.7%	+/- 5.2
COMMUTING TO WORK				
Workers 16 years and over	23,793	+/- 864	100.0%	(X)
Car, truck, or van -- drove alone	20,169	+/- 814	84.8%	+/- 1.8
Car, truck, or van -- carpooled	1,303	+/- 272	5.5%	+/- 1.1
Public transportation (excluding taxicab)	761	+/- 241	3.2%	+/- 1
Walked	368	+/- 147	1.5%	+/- 0.6
Other means	244	+/- 123	1%	+/- 0.5
Worked at home	948	+/- 223	4%	+/- 0.9
Mean travel time to work (minutes)	27.0	+/- 1.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	24,301	+/- 847	100.0%	(X)
Management, business, science, and arts occupations	12,501	+/- 788	51.4%	+/- 2.5
Service occupations	3,277	+/- 424	13.5%	+/- 1.6
Sales and office occupations	5,570	+/- 501	22.9%	+/- 2.1
Natural resources, construction, and maintenance occupations	1,565	+/- 274	6.4%	+/- 1.1
Production, transportation, and material moving occupations	1,388	+/- 280	5.7%	+/- 1.1
INDUSTRY				
Civilian employed population 16 years and over	24,301	+/- 847	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	107	+/- 74	0.4%	+/- 0.3
Construction	1,362	+/- 248	5.6%	+/- 1
Manufacturing	1,070	+/- 201	4.4%	+/- 0.8
Wholesale trade	539	+/- 159	2.2%	+/- 0.7
Retail trade	2,242	+/- 344	9.2%	+/- 1.4
Transportation and warehousing, and utilities	962	+/- 238	4%	+/- 1
Information	585	+/- 157	2.4%	+/- 0.6
Finance and insurance, and real estate and rental and leasing	1,482	+/- 214	6.1%	+/- 0.8
Professional, scientific, and management, and administrative and waste	2,893	+/- 408	11.9%	+/- 1.5
Educational services, and health care and social assistance	7,597	+/- 698	31.3%	+/- 2.7
Arts, entertainment, and recreation, and accommodation and food services	1,769	+/- 347	7.3%	+/- 1.4
Other services, except public administration	1,296	+/- 269	5.3%	+/- 1.1
Public administration	2,397	+/- 371	9.9%	+/- 1.5

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CLASS OF WORKER				
Civilian employed population 16 years and over	24,301	+/- 847	100.0%	(X)
Private wage and salary workers	17,814	+/- 837	73.3%	+/- 2.2
Government workers	5,386	+/- 554	22.2%	+/- 2.2
Self-employed in own not incorporated business workers	1,005	+/- 202	4.1%	+/- 0.8
Unpaid family workers	96	+/- 65	0.4%	+/- 0.3
INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)				
Total households	18,655	+/- 370	100.0%	(X)
Less than \$10,000	697	+/- 195	3.7%	+/- 1
\$10,000 to \$14,999	424	+/- 136	2.3%	+/- 0.7
\$15,000 to \$24,999	1,207	+/- 193	6.5%	+/- 1
\$25,000 to \$34,999	1,269	+/- 220	6.8%	+/- 1.2
\$35,000 to \$49,999	1,890	+/- 345	10.1%	+/- 1.9
\$50,000 to \$74,999	3,550	+/- 399	19%	+/- 2.2
\$75,000 to \$99,999	2,757	+/- 317	14.8%	+/- 1.7
\$100,000 to \$149,999	3,708	+/- 401	19.9%	+/- 2.1
\$150,000 to \$199,999	1,775	+/- 252	9.5%	+/- 1.3
\$200,000 or more	1,378	+/- 175	7.4%	+/- 0.9
Median household income (dollars)	\$77,214	+/- 4615	(X)	(X)
Mean household income (dollars)	\$93,684	+/- 3110	(X)	(X)
With earnings	14,242	+/- 382	76.3%	+/- 1.6
Mean earnings (dollars)	\$97,258	+/- 3406	(X)	(X)
With Social Security	5,992	+/- 299	32.1%	+/- 1.5
Mean Social Security income (dollars)	\$19,033	+/- 752	(X)	(X)
With retirement income	4,662	+/- 348	25%	+/- 1.8
Mean retirement income (dollars)	\$29,768	+/- 2162	(X)	(X)
With Supplemental Security Income	588	+/- 187	3.2%	+/- 1
Mean Supplemental Security Income (dollars)	\$11,500	+/- 4259	(X)	(X)
With cash public assistance income	252	+/- 106	1.4%	+/- 0.6
Mean cash public assistance income (dollars)	\$6,180	+/- 3477	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,498	+/- 246	8%	+/- 1.3
Families	11,894	+/- 472	100.0%	(X)
Less than \$10,000	87	+/- 51	0.7%	+/- 0.4
\$10,000 to \$14,999	107	+/- 62	0.9%	+/- 0.5
\$15,000 to \$24,999	513	+/- 132	4.3%	+/- 1.1
\$25,000 to \$34,999	495	+/- 149	4.2%	+/- 1.2
\$35,000 to \$49,999	904	+/- 221	7.6%	+/- 1.8
\$50,000 to \$74,999	2,139	+/- 281	18%	+/- 2.3
\$75,000 to \$99,999	1,848	+/- 259	15.5%	+/- 2.1
\$100,000 to \$149,999	3,072	+/- 357	25.8%	+/- 2.8
\$150,000 to \$199,999	1,524	+/- 249	12.8%	+/- 2
\$200,000 or more	1,205	+/- 169	10.1%	+/- 1.4
Median family income (dollars)	\$98,341	+/- 4222	(X)	(X)
Mean family income (dollars)	\$112,204	+/- 4114	(X)	(X)
Per capita income (dollars)	\$36,421	+/- 1106	(X)	(X)
Nonfamily households	6,761	+/- 458	(X)	(X)
Median nonfamily income (dollars)	\$46,762	+/- 6475	(X)	(X)
Mean nonfamily income (dollars)	\$58,396	+/- 3598	(X)	(X)
Median earnings for workers (dollars)	\$43,576	+/- 1787	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$62,172	+/- 2884	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$52,763	+/- 2039	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	48,136	+/- 1262	48,136	(X)
With health insurance coverage	44,617	+/- 1109	92.7%	+/- 1
With private health insurance	38,663	+/- 1198	80.3%	+/- 2.1
With public coverage	13,478	+/- 1117	28%	+/- 2.2
No health insurance coverage	3,519	+/- 511	7.3%	+/- 1
Civilian noninstitutionalized population under 18 years	10,599	+/- 606	10,599	(X)
No health insurance coverage	354	+/- 146	354	+/- 1.3
Civilian noninstitutionalized population 18 to 64 years	29,492	+/- 963	29,492	(X)
In labor force:	24,474	+/- 923	24,474	(X)
Employed:	22,699	+/- 843	22,699	(X)
With health insurance coverage	20,876	+/- 775	92%	+/- 1.6
With private health insurance	20,156	+/- 742	88.8%	+/- 1.8
With public coverage	1,075	+/- 254	4.7%	+/- 1.1
No health insurance coverage	1,823	+/- 388	8%	+/- 1.6
Unemployed:	1,775	+/- 321	1,775	(X)
With health insurance coverage	1,239	+/- 262	69.8%	+/- 8.1
With private health insurance	899	+/- 207	50.6%	+/- 9.3
With public coverage	460	+/- 192	25.9%	+/- 9.8
No health insurance coverage	536	+/- 173	30.2%	+/- 8.1
Not in labor force:	5,018	+/- 585	5,018	(X)
With health insurance coverage	4,267	+/- 524	85%	+/- 3.9
With private health insurance	3,189	+/- 379	63.6%	+/- 7.8
With public coverage	1,517	+/- 476	30.2%	+/- 7.5
No health insurance coverage	751	+/- 216	15%	+/- 3.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	3%	+/- 0.9
With related children under 18 years	(X)	+/- (X)	5.2%	+/- 1.9
With related children under 5 years only	(X)	+/- (X)	2.8%	+/- 3.2
Married couple families	(X)	+/- (X)	2%	+/- 0.9
With related children under 18 years	(X)	+/- (X)	3.2%	+/- 1.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 3.5
Families with female householder, no husband present	(X)	+/- (X)	8.5%	+/- 3.3
With related children under 18 years	(X)	+/- (X)	13.5%	+/- 6
With related children under 5 years only	(X)	+/- (X)	24.2%	+/- 25.8
All people	(X)	+/- (X)	6.4%	+/- 1.1
Under 18 years	(X)	+/- (X)	7%	+/- 2.3
Related children under 18 years	(X)	+/- (X)	6.6%	+/- 2.3
Related children under 5 years	(X)	+/- (X)	3.4%	+/- 2.5
Related children 5 to 17 years	(X)	+/- (X)	8%	+/- 2.8
18 years and over	(X)	+/- (X)	6.2%	+/- 1
18 to 64 years	(X)	+/- (X)	5.7%	+/- 1
65 years and over	(X)	+/- (X)	8.2%	+/- 2.3
People in families	(X)	+/- (X)	3.6%	+/- 1.1
Unrelated individuals 15 years and over	(X)	+/- (X)	17.3%	+/- 3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.